

SPENDING THE SAVINGS A DECUMULATION MODEL

30 NOVEMBER 2012

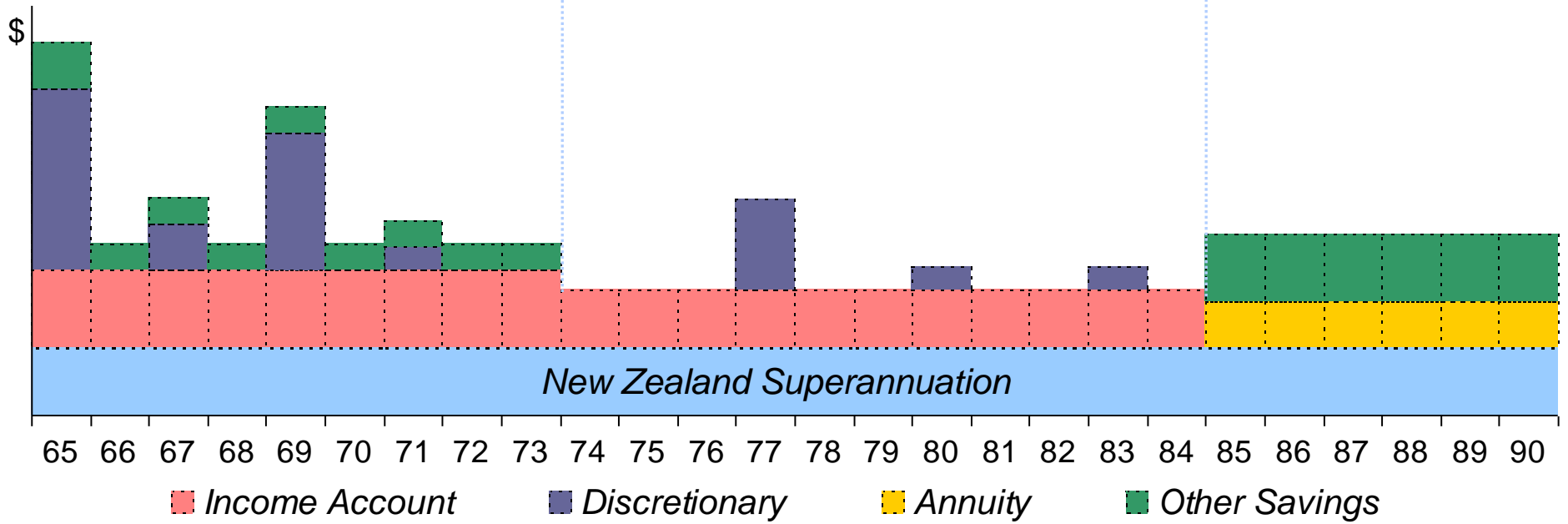
Mark Channon
Senior Associate

NZ - Auckland

More active

Less active

Income Stream



Assets

